

# A DIRECTORY OF HOMEOWNERSHIP RESOURCES IN CENTRAL OKLAHOMA

PREPARED BY  
U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT  
(HUD)

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***MANY PROGRAMS INCLUDED IN THIS DIRECTORY HAVE  
SPECIFIC GUIDELINES AND INCOME LIMITS.***

***THE INCOME LIMITS ARE ADJUSTED ACCORDING TO THE  
NUMBER OF MEMBERS IN THE HOUSEHOLD.***

***CONTACT THE INDIVIDUAL ORGANIZATIONS PROVIDING THE  
PROGRAMS TO RECEIVE CURRENT INFORMATION.***

**U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT**



**Oklahoma City Office**

**500 West Main, Suite 400  
Oklahoma City, Oklahoma 73102  
405/553-7401**

# TABLE OF CONTENTS

<b>HOME PURCHASE PROGRAMS.....</b>	<b>5</b>
<b><u>FEDERAL HOUSING ADMINISTRATION (FHA) SINGLE FAMILY MORTGAGE INSURANCE</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD).....	7
<b><u>FHA MANUFACTURED HOME LOAN MORTGAGE INSURANCE</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD).....	8
<b><u>HUD HOMES</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT .....	8
<b><u>HOME PURCHASE LOANS</u></b>	
NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC. ....	9
<b><u>LOW-INCOME HOME OWNERSHIP</u></b>	
CENTRAL OKLAHOMA HABITAT FOR HUMANITY.....	10
CLEVELAND COUNTY HABITAT FOR HUMANITY.....	10
<b><u>VA GUARANTEED HOME LOANS</u></b>	
VETERANS AFFAIRS .....	11
<b><u>SELF-HELP HOUSING LOANS</u></b>	
RURAL DEVELOPMENT USDA/RD .....	13
<b><u>RURAL HOUSING LOANS</u></b>	
RURAL DEVELOPMENT USDA/RD .....	13
<b><u>MORTGAGE REVENUE BOND PROGRAM</u></b>	
OKLAHOMA HOUSING FINANCE AGENCY (OHFA).....	14
<b><u>HOME PURCHASE PROGRAM</u></b>	
CENTRAL OKLAHOMA COMMUNITY ACTION AGENCY.....	15
<b><u>MORTGAGE TAX CREDIT</u></b>	
MCC ADMINISTRATION CORPORATION.....	16
 <b>DOWN PAYMENT &amp; CLOSING COST ASSISTANCE PROGRAMS.....</b>	 <b>19</b>
<b><u>DOWN PAYMENT &amp; CLOSING COST ASSISTANCE</u></b>	
THE CITY OF OKLAHOMA CITY.....	20
COMMUNITY ACTION AGENCY OF OKLAHOMA CITY & OKLAHOMA AND CANADIAN COUNTIES, INC.....	20
NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC. ....	21
CITY OF MIDWEST CITY .....	22
CITY OF NORMAN.....	23

## **HOME REPAIR AND REHABILITATION PROGRAMS.....25**

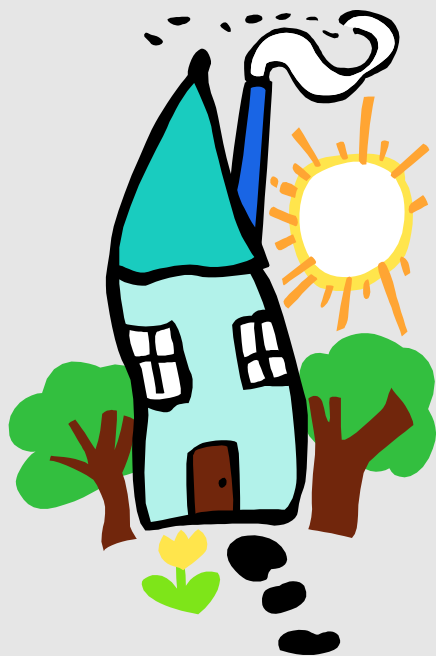
<b><u>FHA – SINGLE FAMILY MORTGAGE INSURANCE</u></b>	
SECTION 203(k) REHABILITATION MORTGAGE.....	26
PROPERTY IMPROVEMENT LOAN INSURANCE (TITLE I).....	26
<b><u>OWNER-OCCUPANT HOUSING REHABILITATION LOAN PROGRAM</u></b>	
THE CITY OF OKLAHOMA CITY .....	27
<b><u>SENIOR OWNER-OCCUPANT HOUSING REHABILITATION LOAN PROGRAM</u></b>	
THE CITY OF OKLAHOMA CITY .....	28
<b><u>EXTERIOR MAINTENANCE PROGRAM</u></b>	
THE CITY OF OKLAHOMA CITY .....	29
<b><u>OWNER OCCUPIED REHABILITATION (OOR) PROGRAM</u></b>	
COMMUNITY ACTION AGENCY OF OKLAHOMA CITY & OKLAHOMA AND CANADIAN COUNTIES, INC. ....	30
<b><u>HOUSING REHABILITATION LOANS</u></b>	
NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC. ....	31
<b><u>RURAL HOUSING REPAIR &amp; REHABILITATION</u></b>	
RURAL DEVELOPMENT USDA/RD .....	31
<b><u>HOUSING REHABILITATION PROGRAMS</u></b>	
CITY OF SHAWNEE .....	32
CITY OF NORMAN.....	33
CITY OF MIDWEST CITY .....	34
CITY OF EDMOND .....	35
<b><u>HOME WEATHERIZATION</u></b>	
CENTRAL OKLAHOMA COMMUNITY ACTION AGENCY.....	36

## **HOUSING COUNSELING AND HOMEOWNERSHIP-RELATED PROGRAMS.....37**

<b><u>HUD-FUNDED HOUSING COUNSELING AGENCIES</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) .....	38
<b><u>HOME BUYER EDUCATION CLASSES</u></b>	
NEIGHBORHOOD HOUSING SERVICES/OKC, INC. ....	40
<b><u>HOME EQUITY CONVERSION MORTGAGE (HECM)</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) .....	41
<b><u>LOSS MITIGATION - FORECLOSURE ALTERNATIVES</u></b>	
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) .....	42
<b><u>FAIR HOUSING</u></b>	
THE METROPOLITAN FAIR HOUSING COUNCIL (MFHC) OF GREATER OKLAHOMA CITY, INC. ....	42
<b><u>HOMEOWNERSHIP SERVICES</u></b>	
COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs).....	43

## **HOUSING DISCRIMINATION.....45**

# HOME PURCHASE PROGRAMS





## HOME PURCHASE PROGRAMS

	<p style="text-align: center;"><b><u>FEDERAL HOUSING ADMINISTRATION (FHA)</u></b> <b><u>SINGLE FAMILY MORTGAGE INSURANCE</u></b></p>
<b>ORGANIZATION</b>	<b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)</b>
<b>CONTACT</b>	<p>HUD 500 West Main Street, Suite 400 Oklahoma City, Oklahoma 73102 For more information call HUD at (405) 553-7401 or contact a HUD approved mortgage lender -- A list of approved lenders can be found on the Internet at <a href="http://www.hud.gov">www.hud.gov</a>.</p>
<b>TYPE OF ASSISTANCE</b>	<p>Through its various programs, HUD's Federal Housing Administration (FHA) insures mortgages made by qualified lenders to people purchasing or refinancing a home of their own. FHA's mortgage insurance programs help low and moderate income families become homeowners by lowering some of the costs of their mortgage loans. FHA mortgage insurance also encourages lenders to make loans to otherwise creditworthy borrowers that might not be able to meet conventional underwriting requirements, by protecting the lender against loan default on mortgages for properties that meet certain minimum requirements.</p>
<b>PROGRAMS</b>	<p>Principal FHA Single Family programs include:</p> <p><b><u>Section 203(b) Mortgage Insurance</u></b> to purchase or refinance a newly-constructed or existing principal residence</p> <ul style="list-style-type: none"><li>• Insurance for 97% mortgage financing available (as little as 3% downpayment). Many closing costs can be financed in the mortgage.</li><li>• Borrowers pay an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.</li><li>• FHA mortgage limits are established by HUD.</li><li>• Any person able to meet the cash investment, the mortgage payments, and credit requirements can apply. The program is limited to owner-occupants. Applications are made through an FHA-approved lending institution.</li></ul> <p><b><u>Section 203(k) Rehabilitation Mortgage</u></b> on loans to purchase, or refinance and rehabilitate an existing one-to-four unit dwelling</p> <ul style="list-style-type: none"><li>• Borrower can purchase or refinance a property and finance the cost of rehabilitation with a single loan closing.</li><li>• Repairs do not have to be completed before closing.</li><li>• Minimum of \$5,000 in eligible repairs is required to qualify for 203(k) loan; additional repairs may be done as long as the total does not exceed the as-repaired appraised value.</li><li>• Mortgage amount is based on projected value of the property with the work completed. Mortgage limits are the same as 203(b).</li><li>• A current list of 203(k) lenders is available on the Internet at <a href="http://www.hud.gov">www.hud.gov</a>.</li></ul>

<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p><b><u>Section 234(c) Condominium Unit Mortgage Insurance</u></b> insures loans for purchase of individual units in condominium developments.</p> <ul style="list-style-type: none"> <li>• Condominium development must contain at least four dwelling units and can be detached or semidetached, a rowhouse, a walk-up, or an elevator structure.</li> <li>• FHA must approve the plan of condominium ownership.</li> <li>• Mortgage limits, downpayment requirements, and mortgage terms are the same as for 203(b)</li> </ul> <p>Statewide. Properties may be in rural or urban areas.</p> <p>All borrowers must meet standard FHA credit qualifications. One-to-four unit dwellings which meet HUD's property standards are eligible for the programs.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p style="text-align: center;"><b><u>FHA MANUFACTURED HOME LOAN MORTGAGE INSURANCE</u></b></p> <p><b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)</b></p> <p>Manufactured home dealers provide information about FHA financing.</p> <p>Mortgage insurance of loans to finance purchase of manufactured homes and/or lots.</p> <p>HUD insures lenders against loss on loans used to purchase manufactured homes and/or lots on which manufactured homes are placed. Currently, the maximum loan amount is \$48,600 and the maximum loan term varies from 15 to 25 years.</p> <p>Statewide. Properties may be in rural and urban areas.</p> <p>The program is limited to owner-occupants. Borrowers must be able to make the necessary cash investment and loan payments.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p>	<p style="text-align: center;"><b><u>HUD HOMES</u></b></p> <p><b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b></p> <p>Any participating real estate broker. Brokers interested in becoming a participating HUD broker can contact First Preston Information Center at 1-800-934-3009. Listings of available HUD Homes are available on the internet at <a href="http://www.hud.gov">www.hud.gov</a>.</p> <p>Direct sale of HUD-acquired homes.</p> <p>A HUD Home is a single-family property that had a mortgage insured by FHA. The mortgage went into default and was foreclosed by the lender, who then filed a claim with FHA for the balance due on the mortgage and conveyed title to the property. After the mortgagee conveys the property to</p>



## HOME PURCHASE PROGRAMS

<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>HUD, HUDs Management and Marketing Contractor begins the process of managing and marketing the homes according to HUD guidelines. The Management and Marketing Contractor for Oklahoma is First Preston Foreclosure Specialists.</p> <p>Most HUD Homes are initially offered for sale to purchasers who will be owner/occupants. All properties available for sale are listed on the HUD website, which is <a href="http://www.hud.gov">www.hud.gov</a>.</p> <ul style="list-style-type: none"> <li>Any state licensed real estate broker who is registered with HUD may submit contracts for purchase.</li> <li><b>BUYERS MUST WORK THROUGH A CERTIFIED HUD REAL ESTATE BROKER TO BID</b>, and they must have pre-qualified for the loan amount they anticipate will be needed.</li> <li>All HUD Homes are sold by electronic bid. First Preston awards the sale of the home to the highest net offeror, subject to certain restrictions.</li> <li>HUD Homes are offered on the sales market at the fair market value, based on a recent appraisal.</li> <li>Priority is given to owner-occupant purchasers for the first 10 calendar days that a property is listed for sale. In the event the property remains unsold to an owner-occupant after the initial bid period, acceptable bids may be selected from investors.</li> </ul> <p>HUD Homes are sold in as-is condition.</p> <p>Statewide.</p> <p>Purchasers must be able to finance the purchase.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p style="text-align: center;"><b><u>HOME PURCHASE LOANS</u></b></p> <p><b>NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC.</b></p> <p>1320 Classen Drive, Suite 200 Oklahoma City, Oklahoma 73103 405/231-4663 <a href="http://www.nhsokc.com">www.nhsokc.com</a></p> <p>Loans, for modest-income and special needs borrowers. Loans are in partnership with local banks.</p> <p>These are low-interest rate loan programs which help borrowers in the form of a second mortgage to be used as a down-payment. The cost of repairs can sometimes be added to the second mortgage.</p> <p>Oklahoma City Metropolitan Area</p> <p>Low-moderate income individuals and families with a good history of debt repayment, the ability to repay the loan, and a steady work history. Income guidelines are based on the HUD median income requirements. Home</p>

	<p>buyer must be pre-approved for a 1st mortgage.</p> <p>The Borrower must show stability, ability to repay the loan and be the owner-occupant.</p> <p>The Property must: Meet NHS Minimum Housing Quality Standards.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>  <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>  <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p style="text-align: center;"><b><u>LOW-INCOME HOME OWNERSHIP</u></b></p> <p><b>CENTRAL OKLAHOMA HABITAT FOR HUMANITY</b></p> <p>1025 North Broadway Oklahoma City, OK 73102 Phone: 405/232-4828 <a href="http://www.habitat.org">www.habitat.org</a></p> <p>Home ownership for qualified, low-income families.</p> <p>Central Oklahoma Habitat for Humanity is part of a world-wide, nonprofit, non-denominational Christian housing ministry, which provides zero-interest mortgage loans to qualified hard-working lower-income families. Private donations are pooled and used to construct solid, insulated, energy-efficient homes which are then sold for the cost of construction. Monthly house payments are assessed at 20% of the homeowner's gross monthly income, including taxes and insurance, and are paid directly to Habitat. The mortgage payments go back into Habitat's construction budget to build more home homes for qualified families. (Habitat for Humanity does not offer home repair)</p> <p>Oklahoma County</p> <p>Applicants must demonstrate a need for the Habitat program, have a stable annual household income, and be the heads of household. Applicants are required to contribute 300 volunteer hours to Habitat for the purchase of the new home and must be willing to live where Habitat is building homes. Credit is reviewed and does not have to be perfect, but does matter. Habitat also typically looks for at least one year of stable rent &amp; utility payment history, and at least one year of stable work history.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>	<p style="text-align: center;"><b><u>LOW-INCOME HOME OWNERSHIP</u></b></p> <p><b>CLEVELAND COUNTY HABITAT FOR HUMANITY</b></p> <p>1825 Industrial Blvd. P. O. Box 1005 Norman, Oklahoma 73070 405/360-7868 <a href="http://www.habitat.org">www.habitat.org</a></p>

## HOME PURCHASE PROGRAMS

<p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>Home ownership for qualified, low-income families.</p> <p>Cleveland County Habitat for Humanity is part of a world-wide, nonprofit, non-denominational Christian housing ministry, which provides zero-interest mortgage loans to qualified hard-working lower-income families. Private donations are pooled and used to construct solid, insulated, energy-efficient homes which are then sold for the cost of construction. Monthly house payments are assessed at 20% of the homeowner's gross monthly income, including taxes and insurance, and are paid directly to Habitat. The mortgage payments go back into Habitat's construction budget to build more home homes for qualified families. (Habitat for Humanity does not offer home repair)</p> <p>Cleveland County</p> <p>Applicants must demonstrate a need for the Habitat program, have a stable annual household income, and be the heads of household. Applicants are required to contribute 300 volunteer hours to Habitat for the purchase of the new home and must be willing to live where Habitat is building homes. Credit is reviewed and does not have to be perfect, but does matter. Habitat also typically looks for at least one year of stable rent &amp; utility payment history, and at least one year of stable work history.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p>	<p style="text-align: center;"><b><u>VA GUARANTEED HOME LOANS</u></b></p> <p><b>VETERANS AFFAIRS</b></p> <p>Muskogee Regional Office 125 S. Main Muskogee, OK. 74401 1/800/827-1000 <a href="http://www.gibill.va.gov/muskogee">www.gibill.va.gov/muskogee</a></p> <p>VA Loan.</p> <p>VA loans are made by a lender, such as a mortgage company, savings and loan or bank. VA's guaranty on the loan protects the lender against loss if the payments are not made, and is intended to encourage lenders to offer veterans loans with more favorable terms. The amount of guaranty on the loan depends on the loan amount and whether the veteran used some entitlement previously. With the current maximum guaranty, a veteran who hasn't previously used the benefit may be able to obtain a VA loan up to \$203,000 depending on the borrower's income level and the appraised value of the property. The local VA office can provide more details on guaranty and entitlement amounts.</p>

**AREA SERVED****ELIGIBILITY  
REQUIREMENTS**

What can a VA loan be used for?:

- To buy a home, including townhouse or condominium units in a VA-approved project.
- To build a home.
- To simultaneously purchase and improve a home.
- To improve a home by installing energy-related features such as solar or heating/cooling systems, water heaters, insulation, weather-stripping/caulking, storm windows/doors or other energy efficient improvements approved by the lender and VA. These features may be added with purchase of an existing dwelling or by refinancing a home owned and occupied by the veteran.
- To refinance an existing home loan up to 90 percent of the VA-established reasonable value or to refinance an existing VA loan to reduce the interest rate
- To buy a manufactured home and/or lot.

The State of Oklahoma

Veterans who served on active duty and were discharged under conditions other than dishonorable, during World War II and later periods are eligible for VA loan benefits. World War II (September 16, 1940 to July 25, 1947), Korean conflict (June 27, 1950 to January 31, 1955), and Vietnam era (August 5, 1964 to May 7, 1975) veterans must have at least 90 days service. Veterans with service only during peacetime periods and active duty military personnel must have had more than 180 days active service. Veterans of enlisted service which began after September 7, 1980, or officers with service beginning after October 16, 1981, must in most cases have served at least 2 years.

Persian Gulf Conflict: Basically, reservist and National Guard members who were activated on or after August 2, 1990, served at least 90 days and were discharged honorably are eligible. VA regional office personnel may assist with eligibility questions.

To obtain a VA loan, the law requires that:

- The applicant must be an eligible veteran who has available entitlement.
- The loan must be for an eligible purpose.
- The veteran must be a satisfactory credit risk.
- The veteran must occupy or intend to occupy the property as a home within a reasonable period of time after closing the loan.
- The income of the veteran and spouse, if any, must be shown to be stable and sufficient to meet the mortgage payments, cover the cost of owning a home, take care of other obligations and expenses, and have enough left over for family support.

An experienced mortgage lender will be able to discuss specific income and other qualifying requirements.

## HOME PURCHASE PROGRAMS

### SELF-HELP HOUSING LOANS

#### ORGANIZATION

**RURAL DEVELOPMENT USDA/RD**

#### CONTACT

100 USDA, Suite 108  
Stillwater, OK. 74074  
405/742-1071 or 1-800-522-3819  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

#### TYPE OF ASSISTANCE

Loans for self-help housing including site development, and grants for technical assistance.

#### PROGRAMS

Loans are used to buy material, and to pay for any skilled labor and contract costs for work the families are unable to perform. If necessary, loans may be used to buy building sites and to prepare them for construction activities. Individual homes are built under supervision by a group of families who will live in the dwellings. In short, it is a group mutually helping each other with the guidance of a construction expert. Families participating in a mutual self-help project perform approximately 65 percent of the construction labor on each other's homes under qualified supervision. The savings from the reduction in labor costs allows otherwise ineligible families to own their homes.

#### AREA SERVED

Rural Areas outside of Oklahoma City.

#### ELIGIBILITY REQUIREMENTS

Any small group of low-income families may qualify providing they cannot individually afford to build a modest house by customary methods. Each family must be able to repay a loan for the cash cost of the house.

### RURAL HOUSING LOANS

#### ORGANIZATION

**RURAL DEVELOPMENT USDA/RD**

#### CONTACT

100 USDA, Suite 108  
Stillwater, OK. 74074  
405/742-1071 or 1-800-522-3819  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

#### TYPE OF ASSISTANCE

Rural Housing Loans

#### PROGRAMS

##### **Single Family Housing Loan Guarantees (Section 502)**

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. There is not require down payment . The lender determines repayment feasibility.

##### **Rural Housing Direct Loans**

Rural Housing Direct Loans are loans that are directly funded by the

<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>Government. These loans are available for low- and very low-income households to obtain homeownership. Applicants may obtain 100% financing to purchase an existing dwelling, purchase a site and construct a dwelling, or purchase newly constructed dwellings located in rural areas. The purpose of this loan is to provide financing at reasonable rates and terms with no down-payment. Mortgage payments are based on the household's adjusted income. These loans are commonly referred to as Section 502 Direct Loans.</p> <p>Rural Areas outside of Oklahoma City.</p> <p><u>Loan Guarantee Program (Section 502)</u> - Applicants for loans may have an income of up to 115% of the median income for the area. Call for income limits.</p> <p><u>Rural Housing Direct Loans</u> - Applicants for direct loans from RHS must have very low or low incomes. Call for income limits. Payments are typically within 22 to 26 percent of an applicant's income.</p> <p><u>For either program:</u> Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must be unable to obtain credit elsewhere, yet have reasonable credit histories.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p style="text-align: center;"><b><u>MORTGAGE REVENUE BOND PROGRAM</u></b></p> <p><b>OKLAHOMA HOUSING FINANCE AGENCY (OHFA)</b></p> <p>100 N.W. 63rd. Street, Suite 200 P.O. Box 26720 Oklahoma City, OK 73126-0720 405/848-1144 <a href="http://www.state.ok.us/~ohfa">www.state.ok.us/~ohfa</a></p> <p>Single family Mortgage Revenue Bond (MRB) Program provides below-market interest rate loans to first-time homebuyers of low to moderate income.</p> <p>Bond money is available throughout Oklahoma to lenders participating in the agency's mortgage revenue bond program. The bond money can be used for FHA, VA, conventional and USDA-RD 30-year mortgage loans by low and moderate income residents. There are three categories of loans: regular mortgage loans, mortgage loans with 4% down payment assistance, and HOME eligible loans which also include a 4% down payment assistance. <b>To find out if you qualify or for more details, contact a participating lender</b></p> <p>The State of Oklahoma</p> <p>Eligibility is determined by family income limits and purchase price limits, both of which vary depending on the county in which the home is purchased. Only single family homes can be purchased through the bond program and borrowers must be able to qualify for a mortgage loan. Call for income and sales price limits (or call your mortgage lender)</p>

## HOME PURCHASE PROGRAMS

### HOME PURCHASE PROGRAM

**ORGANIZATION**

**CENTRAL OKLAHOMA COMMUNITY ACTION AGENCY (COCAA, formerly Action, Inc.)**

**CONTACT**

COCAA  
510 West Benedict  
Shawnee, OK. 74801  
405-275-6060  
[www.cocaa.org](http://www.cocaa.org)

**TYPE OF ASSISTANCE**

Mutual Self-Help Housing

**PROGRAMS**

- Affordable housing for low income persons; groups of 5-6 families helping each other construct a portion of each of their homes, permanent financing at affordable rates through USDA Rural Development
- New groups starting approximately once every six months in specified locales

**AREA SERVED**

Cleveland, Pottawatomie and Seminole counties, currently. Taking applications from Lincoln, Logan and Payne counties for wait list.

Applications available at the following offices

- Cushing, 1050 East Oak, (918) 225-7469
- Guthrie, 204 E. Oklahoma (405) 282-4332
- Lexington, 131 S. Main St. (405) 527-5663
- Maud, 410 W. Main St. (405) 374-2222
- Moore, 2026 N. Broadway (405) 912-9993
- Norman, 1121 E. Main St. (405) 701-2120
- Prague, 807 Jim Thorpe Blvd. (405) 567-4591
- Seminole, 600 E. Strothers (405) 382-1800
- Shawnee, 132 N. Bell (405) 878-9500
- Shawnee, 110 N. Bell, Suite 502, (405) 214-4455
- Shawnee, 510 W. Benedict, (405) 275-6060
- Stillwater, 619 W. 12th St. (mailing address: PO Box 282) (405) 624-2533
- Wewoka, 316 W. 4<sup>th</sup> St. (405) 257-3423

Applications are also available by calling 1-800-256-5940 or downloading from the web site at [www.cocaa.org](http://www.cocaa.org)

**ELIGIBILITY REQUIREMENTS**

Low-income individuals and families (see Mutual Self Help Program listed under USDA/RD)



## **MORTGAGE TAX CREDIT**

### **ORGANIZATION**

**MCC ADMINISTRATION CORPORATION**

### **CONTACT**

PO Box 1568  
Norman, Oklahoma 73070  
405/364-6565

### **TYPE OF ASSISTANCE**

Mortgage Credit Certificates (Federal Income Tax Credit)

### **PROGRAMS**

The program provides assistance to low to moderate income level families for the purchase of a single family home as their principal residence. Certain income limitations apply.

A tax credit is a dollar-for-dollar reduction in the tax due, not just a deduction from gross income. A holder of a Mortgage Credit Certificate is entitled to a federal income tax credit equaling 25%-50% of the interest paid on the first \$40,000 of the holder's home loan during the particular tax year in question. The Certificate holder is limited by Federal law to a maximum of \$2,000 per year federal income tax credit. For example, if the home owner paid \$4,000 of interest on his/her home loan during the applicable tax year, then the home owner would receive federal income tax credit of \$1,000 to \$2,000 (that is, 25% to 50% of the \$4,000) and the home owner would thus pay \$1,000 to \$2,000 less in taxes than without the Mortgage Credit Certificate. The amount of tax credit will vary depending on the interest rate on each loan.

In addition to the tax credit, a Mortgage Credit Certificate holder is still able to take the standard mortgage interest deduction. That deduction is limited, however, to the mortgage interest paid during the year minus the amount of the tax credit for that year. If a holder's tax liability is less than the amount of the credit for the year, the unused portion of the tax credit may be carried forward and used during any of the next three years.

The Borrower should consult his/her tax advisor or the Taxpayer Assistance Department of the Internal Revenue Service (1-800-829-1040) regarding the actual effect of the tax credit on his/her tax obligations.

### **AREA SERVED**

- Region 1: Canadian, Cleveland, McClain, & Pottawatomie Counties
- Region 2: Wagoner, Creek, Osage & Rogers County
- Region 3: Adair, Alfalfa, Atoka, Beaver, Bryan, Carter, Cherokee, Choctaw, Cimarron, Craig, Delaware, Ellis, Garvin, Grant, Haskell, Harper, Kay, Leflore, Lincoln, Marshall, Major, Mayes, McCurtain, McIntosh, Muskogee, Murray, Noble, Nowata, Okmulgee, Ottawa, Payne, Pawnee, Pittsburg, Ponotoc, Seminole, Sequoyah, Texas, Washington & Woods Counties.

Areas served are subject to change



## HOME PURCHASE PROGRAMS

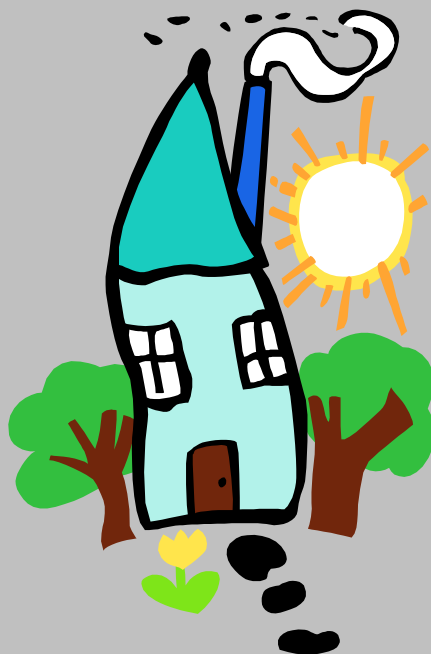
### ELIGIBILITY REQUIREMENTS

- First Time Home Buyer Requirement (The three(3) year Requirement) - Unless the home lies within a "Targeted Area." Target Areas have been established by HUD.
- Targeted Area Set Aside Requirement - At least 20% of the tax credit provided by MCC's will be devoted to residences located within targeted areas of the County for at least one (1) year after the date MCC's first made available. The Program Administrator will keep track of this set aside.
- Home Buyer Income Requirement - The anticipated total income from all sources received by the family head and spouse (even if temporarily absent) and by each additional member of the family, including salary and wages, as well as overtime, dividends, housing allowances, alimony, public assistance, social security, unemployment compensation and investment income, and profits for the 12 month period beginning the date of the issuance of the MCC to the home buyer, exclusive of income that is temporary, nonrecurring or sporadic.
- Maximum Purchase Price Limits - Federal law imposes purchase price limitations.
- Principal Residence - Home buyer must occupy the home as a principal residence within 60 days after the financing is provided. A principal residence is a home occupied primarily for residential purposes. If the home owner ceases to use the residence as his principal residence for a period in excess of twelve (12) months, no deduction shall be allowed for mortgage interest accruing after the first day in such twelve month period.
- Single Family Home - The residence financed must be a one-family residence.
- New Mortgage - Mortgage loan financed must be a new mortgage and may not replace a prior mortgage of the Certificate holder on the home (whether or not previously repaid).
- Program Area - In order to be eligible for a Certificate, the home financed under the Program must be located within the appropriate county.
- Prohibited Loans - Under the Program any type of loan will qualify with two exceptions. First, a loan from a lender who is considered to be a "related person" to the home owner for tax purposes will not qualify. Second, a loan funded from the proceeds of a tax-exempt bond issue will not qualify.
- First Come, First Served Nature of Program - Under the Program, Mortgage Credit Certificates will be issued to eligible home buyers on a first come-first served basis.
- Program Changes - The Program Administer can make changes in the Program to the extent permitted by law at any time during the Program without notice

NOTE: Please contact the MCC Administration Corporation for current home and income limitations. They are subject to change without notice.



# **DOWN PAYMENT AND CLOSING COST ASSISTANCE PROGRAMS**



<b>ORGANIZATION</b>  <b>CONTACT</b>  <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>  <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p style="text-align: center;"><b><u>DOWN PAYMENT &amp; CLOSING COST ASSISTANCE</u></b></p> <p><b>THE CITY OF OKLAHOMA CITY</b></p> <p>Neighborhood Enhancement Department  420 W. Main, Suite 1040  Oklahoma City, OK. 73102  405/297-2846</p> <p>Down Payment and Closing Cost Assistance</p> <p>The Down Payment and Closing Cost Homebuyer program is designed to increase the level of affordable home ownership opportunities for low income individuals and families who will occupy the property as their principal residence.</p> <p>Down payment and closing cost assistance is available in the form of a deferred loan up to \$3,000 to eligible homebuyers on a first come, first serve basis.</p> <p>Oklahoma City Limits</p> <p>Income Guidelines are subject to change. Call for current information.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>  <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>  <b>AREA SERVED</b>	<p style="text-align: center;"><b><u>DOWN PAYMENT &amp; CLOSING COST ASSISTANCE</u></b></p> <p><b>COMMUNITY ACTION AGENCY OF OKLAHOMA CITY &amp; OKLAHOMA AND CANADIAN COUNTIES, INC.</b></p> <p>Special Projects Division  1900 N.W. 10<sup>th</sup> Street  Oklahoma City, Oklahoma 73106  405/232-0199 ext. 3205 or 3223  <a href="http://www.caaofokc.org">www.caaofokc.org</a></p> <p>Down Payment and Closing Cost Assistance</p> <p>Provide qualified applicants with assistance for down payment and closing costs up to \$3,500.00 for Oklahoma City Area and \$4,500.00 for Oklahoma and Canadian Counties. Assistance is provided in the form of a five year forgivable loan. Once the homebuyer occupies the purchased property as their principal residence for five years, the loan is forgiven. If the buyer moves, sells, or rents out the home, CAA may recapture some or all of their assistance.</p> <p>Oklahoma &amp; Canadian Counties and Oklahoma City</p>

## DOWN PAYMENT & CLOSING COST ASSISTANCE

<b>ELIGIBILITY REQUIREMENTS</b>	<p>Community Action Agency (CAA) requires a minimum of two (2) weeks to process down payment and closing cost assistance funds.</p> <ul style="list-style-type: none"> <li>• Have not owned a home in the last six (6) months.</li> <li>• Must qualify for a first mortgage at a traditional lending institution.</li> <li>• Client must qualify for first mortgage with a current interest rate or at a rate that cannot exceed 2% above the current market interest rate.</li> <li>• Income must not exceed set program guidelines.</li> <li>• House must be located within the designated target areas.</li> <li>• House must meet Section 8 Housing Quality Standards by closing.</li> <li>• House must not be located in a flood plain and /or flood plain insurance must be available.</li> <li>• Appraised value of house must not exceed \$115,200.00.</li> <li>• Applicant must complete a certified Home Buyer Education Course.</li> <li>• Applicant must have 1% of sales price invested prior to closing.</li> </ul> <p>Income Guidelines are subject to change. Call for current information.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>   <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>   <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p style="text-align: center;"><b><u>DOWN PAYMENT &amp; CLOSING COST ASSISTANCE</u></b></p> <p><b>NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC.</b></p> <p>1320 Classen Drive, Suite 200  Oklahoma City, Oklahoma 73103  405/231-4663  <a href="http://www.nhsokc.com">www.nhsokc.com</a></p> <p>Down Payment &amp; Closing Cost Assistance</p> <p>These are low-interest rate loan programs which help borrowers in the form of a second mortgage to be used as a down-payment. The cost of repairs can sometimes be added to the second mortgage. Down Payment &amp; Closing Cost Assistance is also available for borrowers that are over the HUD income limits, but are buying inside the boundaries of the Oklahoma City Neighborhood Revitalization Strategy Area (first come, first serve basis).</p> <p>Oklahoma, Canadian, Cleveland &amp; Pottawatomie Counties (except in Oklahoma City, Midwest City, Norman, Shawnee, and Edmond)</p> <p>Low-moderate income individuals and families with a good history of debt repayment, the ability to repay the loan, and a steady work history. Income guidelines are based on the HUD median income requirements.</p> <p>The Borrower must:</p> <ul style="list-style-type: none"> <li>• not exceed maximum income requirements;</li> <li>• be the owner/occupant;</li> <li>• show ability to repay the loan;</li> <li>• have a pre-approved first mortgage.</li> </ul>

	<p>The Property must:</p> <ul style="list-style-type: none"> <li>• carry a deed restriction;</li> <li>• carry a second mortgage and note (in addition to first mortgage).</li> </ul>
<b>ORGANIZATION</b>	<b>CITY OF MIDWEST CITY</b>
<b>CONTACT</b>	<p>Grants Management Division  100 N. Midwest Blvd.  Midwest City, Oklahoma 73140  405/739-1221</p>
<b>TYPE OF ASSISTANCE</b>	Down Payment and Closing Cost Assistance to low to moderate income individuals and families.
<b>PROGRAMS</b>	Home Buyer Assistance Program is an effort to encourage an increase in home ownership opportunities for low and moderate income residents and to provide a tool to assist in neighborhood revitalization. The Home Buyer Assistance Program provides for up-front closing costs that prohibit many potential home buyers from purchasing a home.
<b>AREA SERVED</b>	City of Midwest City
<b>ELIGIBILITY REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>• Have not owned a home during the three (3) year period prior to the purchase of a home with assistance from this program. Also including any individual who is a displaced homemaker even though the individual, while a homemaker, owned a home with his/her spouse or resided in a home owned by the spouse. The term "displaced homemaker" refers to an individual who (a) is an adult and (b) is divorced from a spouse and is purchasing a home for the first time for themselves and any dependent children.</li> <li>• The applicant(s) must qualify for mortgage financing from a lending institution that will accept a grant under this program.</li> <li>• May consider assisting an applicant who plans to use other private financing.</li> <li>• May not have an interest in any other residential real estate.</li> <li>• May only be awarded one grant from Midwest City's Home Buyer Assistance Program. Applicants who are awarded a grant shall not be eligible for any other Midwest City grant assistance in excess of \$2,000.00 for a period of one year.</li> <li>• Maximum family income of the applicant(s) shall not exceed income guidelines set by HUD which are subject to change. Call for current guidelines.</li> </ul> <p>Properties must be single-family residences in Midwest City, Oklahoma. Must meet one of the following criteria.</p> <ul style="list-style-type: none"> <li>• Property has been rental property for at least one (1) year prior to the date</li> </ul>

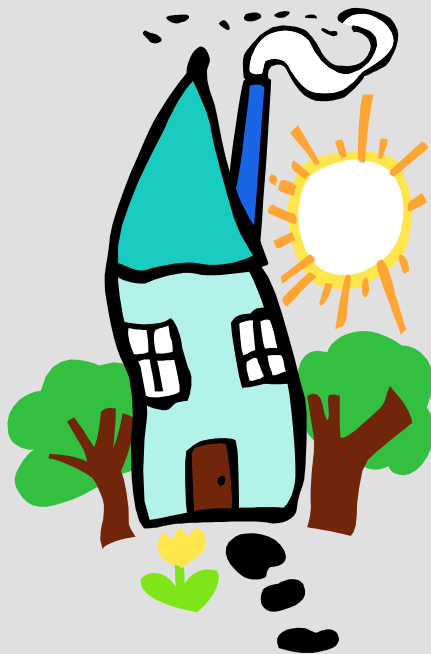
## DOWN PAYMENT & CLOSING COST ASSISTANCE

	<p>of the signed sales contract, and the property has been vacant for 30 consecutive days prior to the date of the signed sales contract.</p> <ul style="list-style-type: none"> <li>• Property has been owner-occupied and has been vacant for a period of at least six (6) months immediately prior to the date of the signed sales contract.</li> <li>• Property has been rental property for at least one year prior to the date of the signed sales contract and the tenant(s) have resided in the property for 90 days and have signed a sales contract for the property.</li> <li>• Property is not eligible if the owner/seller caused displacement of any tenant from the property in order to sell the property.</li> </ul> <p>Call for current income guidelines.</p>
<b>ORGANIZATION</b>	<b>CITY OF NORMAN</b>
<b>CONTACT</b>	<p>Planning Department, City of Norman                  201-A West Gray                  Norman, OK 73069                  405/366-5464  <a href="http://www.ci.norman.ok.us/">www.ci.norman.ok.us/</a></p>
<b>TYPE OF ASSISTANCE</b>	Down Payment and Closing Cost Assistance to low to moderate income individuals and families
<b>PROGRAMS</b>	Provide qualified applicants with assistance for down payment and closing costs up to \$5,000. Assistance is provided in the form of a five year forgivable loan. The home buyer occupies the purchased property as their principal residence for five years, the loan is forgiven. If the buyer moves, sells, or rents the home, the City of Norman may recapture some or all of their assistance.
<b>AREA SERVED</b>	City of Norman
<b>ELIGIBILITY REQUIREMENTS</b>	Program is for owner-occupants only. The borrower must not have owned a home in the last three years and must qualify for a first mortgage at a traditional lending institution. Their income must not exceed set program guidelines.





# **HOME REPAIR AND REHABILITATION PROGRAMS**



**FEDERAL HOUSING ADMINISTRATION (FHA)**  
**SINGLE FAMILY MORTGAGE INSURANCE**

**ORGANIZATION**

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

**CONTACT**

HUD  
500 West Main Street, Suite 400  
Oklahoma City, Oklahoma 73102  
For more information call HUD at (405) 553-7401 or contact a HUD approved mortgage lender -- A list of approved lenders can be found on the Internet at [www.hud.gov](http://www.hud.gov).

**TYPE OF ASSISTANCE**

Through its various programs, HUD's Federal Housing Administration (FHA) insures mortgages made by qualified lenders to people purchasing or refinancing a home of their own. FHA's mortgage insurance programs help low and moderate income families become homeowners by lowering some of the costs of their mortgage loans. FHA mortgage insurance also encourages lenders to make loans to otherwise creditworthy borrowers that might not be able to meet conventional underwriting requirements, by protecting the lender against loan default on mortgages for properties that meet certain minimum requirements.

**PROGRAMS**

**Section 203(k) Rehabilitation Mortgage** on loans to purchase, or refinance and rehabilitate an existing one-to-four unit dwelling

- Borrower can purchase or refinance a property and finance the cost of rehabilitation with a single loan closing.
- Repairs do not have to be completed before closing.
- Minimum of \$5,000 in eligible repairs is required to qualify for 203(k) loan; additional repairs may be done as long as the total does not exceed the as-repaired appraised value.
- Mortgage amount is based on projected value of the property with the work completed. Mortgage limits are the same as 203(b).
- A current list of 203(k) lenders is available on the Internet at [www.hud.gov](http://www.hud.gov)
- For housing rehab that does not also require buying or refinancing the property, borrowers may also consider HUD's Title I Home Improvement Loan Program (see below).

**Property Improvement Loan Insurance (Title I)** insures loans to finance the light or moderate rehabilitation of properties, as well as the construction of nonresidential buildings on the property.

- Loans may be made up to 20 years on either single or multi-family properties.
- Maximum loan amount is \$12,000 per family unit, not to exceed a total of \$60,000 for the structure
- Interest rates are not subsidized by HUD, although some communities participate in local housing rehabilitation programs that provide reduced-rate property improvement loans through Title I lenders

## HOME REPAIR & REHAB PROGRAMS

<b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>Not all lenders are Title I-approved lenders. A listing of Title I lenders can be found on the internet at <a href="http://www.hud.gov">www.hud.gov</a></li> </ul> <p>Statewide. Properties may be in rural or urban areas.</p> <p>All borrowers must meet standard FHA credit qualifications. One-to-four unit dwellings which meet HUD's property standards are eligible for the programs.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>   <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>   <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p><b><u>OWNER-OCCUPANT HOUSING REHABILITATION LOAN PROGRAM</u></b></p> <p><b>THE CITY OF OKLAHOMA CITY</b></p> <p>Housing Rehabilitation Division of the          Neighborhood Enhancement Department          420 West Main, Suite 1040          Oklahoma City, Oklahoma 73102          For application or to obtain additional information call 405/297-2846</p> <p>Interest free rehabilitation loans.</p> <p>This program can be used by low income home owners to rehabilitate their home. It can be used to assist in repairing accumulated deferred maintenance, code violations and worn out systems in need of repair, replacement or updating existing housing standards.</p> <p>Oklahoma City.</p> <ul style="list-style-type: none"> <li>Applicant must be the owner-occupant of the housing unit or occupy the unit as their principal residence upon completion of rehabilitation.</li> <li>Agree to rehabilitate the property to the City's standards.</li> <li>The property shall not contain more than four dwelling units, however, the owner must rehabilitate the rental units at his/her own expense.</li> <li>The residence must be located in a targeted neighborhood.</li> <li>The residence must be entirely residential in character and must contain violations of applicable housing codes and standards.</li> <li>Have hazard insurance on the property sufficient to cover existing mortgages plus the mortgage covering the rehabilitation work; or, be able to obtain a binder that the property will be insured upon completion of the rehabilitation work.</li> <li>At the time of application, the applicant(s) gross annual household income must be less than the income limits set by HUD.</li> <li>Current and satisfactory on existing mortgages.</li> <li>Property must be free of liens and judgments.</li> <li>All bankruptcy proceedings must have been finalized.</li> <li>Applicants with current housing expense for interest, principal, taxes and insurance in excess of 50% of gross monthly income will be reviewed for eligibility by a loan committee.</li> </ul>

	<ul style="list-style-type: none"> <li>• If no other mortgages exist which require escrow of insurance, the applicant will be required to make escrow payments for insurance and taxes if approved for a loan by the City.</li> <li>• Properties under contract for sale or which are for sale are not eligible for loan assistance.</li> <li>• Applicants who obtain a mortgage loan from another lender after the submission of an application to the City shall have their applications rejected unless the other lender is willing to subordinate to the City.</li> <li>• Rehabilitation loan assistance is restricted to a one-time benefit per structure.</li> </ul> <p>Amount of loan is limited. In the event the reasonable cost exceeds the loan limit, the owner has the option of providing the additional funds needed. Work requirements cannot be cut to fit the dollars available. Other sources of assistance will be examined, but in finality, if all of the required work cannot be done with the funds available, then the application is rejected.</p>
<b>ORGANIZATION</b>  <b>CONTACT</b>   <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>  <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p style="text-align: center;"><b><u>SENIOR OWNER-OCCUPANT HOUSING REHABILITATION LOAN PROGRAM</u></b></p> <p><b>THE CITY OF OKLAHOMA CITY</b></p> <p>Housing Rehabilitation Division of the  Neighborhood Enhancement Department  420 West Main, Suite 1040  Oklahoma City, Oklahoma 73102  For application or to obtain additional information call 405/297-2846</p> <p>Housing rehabilitation loan program to assist Senior Citizens and permanently disabled persons (as defined by the Social Security Administration) who meet the qualifications.</p> <p>Assistance is provided in the form of an interest-free loan. There are no monthly payments. The loan is forgiven if the applicant lives in the property for a full five years. If the applicant(s) interrupts the five-year occupancy requirement either voluntarily or involuntarily, rent, lease, sale or transfer ownership, then the loan is prorated, and the unearned portion would have to be repaid by the applicant or his/her heirs</p> <p>Oklahoma City.</p> <p>Senior Loan applicants, at the time of application must meet income guidelines for this Program. Guidelines are based on family size, and are subject to change. Call for current Income Guidelines.  In addition to meeting the above income requirements, Senior owner-occupants must meet the following qualifications:</p> <ul style="list-style-type: none"> <li>• One of the owner-applicants must be at least 62 years of age or be permanently disabled/handicapped as defined by the Social Security</li> </ul>

## HOME REPAIR & REHAB PROGRAMS

	<p>Administration.</p> <ul style="list-style-type: none"> <li>• Applicant must be the owner-occupant of the housing unit or occupy the unit as their principal residence upon completion of rehabilitation.</li> <li>• Agree to rehabilitate the property to the City's standards.</li> <li>• The property shall not contain more than four dwelling units, however, the owner must rehabilitate the rental units at his/her own expense.</li> <li>• The residence must be located in a targeted neighborhood.</li> <li>• The residence must be entirely residential in character and must contain violations of applicable housing codes and standards.</li> <li>• Have hazard insurance on the property sufficient to cover existing mortgages plus the mortgage covering the rehabilitation work; or, be able to obtain a binder that the property will be insured upon completion of the rehabilitation work.</li> <li>• Current and satisfactory on existing mortgages.</li> <li>• Property must be free of liens and judgments.</li> <li>• All bankruptcy proceedings must have been finalized.</li> <li>• Applicants with current housing expense for interest, principal, taxes and insurance in excess of 50% of gross monthly income will be reviewed for eligibility by a loan committee.</li> <li>• If no other mortgages exist which require escrow of insurance the applicant will be required to make escrow payments for insurance if approved for a loan by the City.</li> <li>• Properties under contract for sale or which are for sale are not eligible for loan assistance.</li> <li>• Applicants who obtain a mortgage loan from another lender after the submission of an application to the City shall have their applications rejected unless the other lender is willing to subordinate to the City.</li> <li>• Rehabilitation loan assistance is restricted to a one-time benefit per structure.</li> </ul> <p>Amount of loan is limited. In the event the reasonable cost exceeds the loan limit, the owner has the option of providing the additional funds needed. Work requirements cannot be cut to fit the dollars available. Other sources of assistance will be examined, but in finality, if all of the required work cannot be done with the funds available, then the application is rejected.</p>
<b>ORGANIZATION</b>	<b><u>EXTERIOR MAINTENANCE PROGRAM</u></b>
<b>CONTACT</b>	<p><b>THE CITY OF OKLAHOMA CITY</b></p> <p>Housing Rehabilitation Division of the Neighborhood Enhancement Department  420 West Main, Suite 1040  Oklahoma City, Oklahoma 73102  For application or to obtain additional information call 405/297-2846.</p>
<b>TYPE OF ASSISTANCE</b>	Exterior Maintenance Grant.

<p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>This program provides material and lends tools to assist lower-income residents in repairing the exterior of their homes to bring it into compliance with the City's Exterior Maintenance Code. This program may also provide labor to install material provided under the grant. This assistance is available to persons that are voluntarily making repairs, or to those who have been cited for non-compliance.</p> <p>Oklahoma City</p> <ul style="list-style-type: none"> <li>• Applicant must be the owner-occupant of a residential property located in the corporate limits of Oklahoma City.</li> <li>• The applicant(s) must have a gross annual income within 80% of median income limits set by HUD as adjusted for family size.</li> <li>• Applicant(s) must agree to correct all identified exterior maintenance violations.</li> <li>• Applicant(s) must have the ability to make the repairs with the material provided, or to contract for the labor, or to obtain competent voluntary labor to make the repairs using the material provided.</li> <li>• Materials will be provided within a non-repayable grant allowance of up to \$2,500.</li> </ul>		
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p>	<p style="text-align: center;"><b><u>OWNER OCCUPIED REHABILITATION (OOR) PROGRAM</u></b></p> <p><b>COMMUNITY ACTION AGENCY OF OKLAHOMA CITY &amp; OKLAHOMA AND CANADIAN COUNTIES, INC.</b></p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p><u>CENTRAL OFFICE:</u>  Special Projects Division  1900 N.W. 10th. Street  Oklahoma City, Oklahoma 73106  405/232-0199 ext. 3217  <a href="http://www.caaokokc.org">www.caaokokc.org</a></p> </td><td style="vertical-align: top; width: 50%;"> <p><u>DISTRICT OFFICES:</u>  Canadian County Center:  219 E. Russell  El Reno, Oklahoma 73036  405/262-7042</p> <p>Oklahoma County Center:  12500 N.E. 42nd. Street  Spencer, Oklahoma 73084  405/769-3346</p> </td></tr> </table> <p>To provide adequate but modest, safe, decent and sanitary home to income eligible families.</p> <p>Assistance will provide elderly and/or disabled and other income eligible families with electrical, plumbing, carpentry, insulation, roofing and other building needs to make their home more comfortable.</p> <p>Repairs may also include installation of grab bars, wheel chair ramps and other needs of clients with disabilities.</p> <p>CAA approved contractors will be given a bid packet. Contracts are awarded on the lowest/best bid.</p>	<p><u>CENTRAL OFFICE:</u>  Special Projects Division  1900 N.W. 10th. Street  Oklahoma City, Oklahoma 73106  405/232-0199 ext. 3217  <a href="http://www.caaokokc.org">www.caaokokc.org</a></p>	<p><u>DISTRICT OFFICES:</u>  Canadian County Center:  219 E. Russell  El Reno, Oklahoma 73036  405/262-7042</p> <p>Oklahoma County Center:  12500 N.E. 42nd. Street  Spencer, Oklahoma 73084  405/769-3346</p>
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## HOME REPAIR & REHAB PROGRAMS

<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>Normally priority is given to elderly and handicapped applicants whose homes need to be rehabilitated.</p> <p>Oklahoma and Canadian Counties (Homes must be outside Oklahoma City and Midwest City limits)</p> <p>Property owners must meet income guidelines and occupy the property as their principal residence at the time assistance is provided.</p> <p>Clients who do not exceed 80% of the median family income for the area as set forth by HUD (Section 8) income limits are eligible.</p> <p>Participants must have clear title (not necessarily paid off) to homes rehabilitated as a part of this funding.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p style="text-align: center;"><b><u>HOUSING REHABILITATION LOANS</u></b></p> <p><b>NEIGHBORHOOD HOUSING SERVICES/OKLAHOMA CITY, INC.</b></p> <p>1320 Classen Drive, Suite 200 Oklahoma City, Oklahoma 73103 405/231-4663 <a href="http://www.nhsokc.com">www.nhsokc.com</a></p> <p>Rehabilitation Loans.</p> <p>Low-interest rate loan program for modest-income, special needs and low-income census tract borrowers, to repair or remodel property owned by the occupant.</p> <p>Oklahoma County</p> <p>Low-moderate income individuals and families with a good history of debt repayment, the ability to repay the loan, and a steady work history. The Borrower must meet income guidelines which are based on the HUD median income requirements.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p>	<p style="text-align: center;"><b><u>RURAL HOUSING REPAIR AND REHABILITATION</u></b></p> <p><b>RURAL DEVELOPMENT USDA/RD</b></p> <p>100 USDA, Suite 108 Stillwater, OK. 74074 405/742-1071 or 1-800-522-3819 <a href="http://www.rurdev.usda.gov">www.rurdev.usda.gov</a></p>

<p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>Housing Repair &amp; Rehabilitation Loans</p> <p>Rural Housing Repair &amp; Rehabilitation Loans (Section 504) are loans funded directly by the Government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1% loan that may be repaid over a 20 year period.</p> <p>Rural Areas outside of Oklahoma City.</p> <p>To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50 percent of the area median income. They must need to make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards. Grants are only available to homeowners who are 62 years old or older and cannot repay a Section 504 loan.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p>	<p style="text-align: center;"><b><u>HOUSING REHABILITATION PROGRAM</u></b></p> <p><b>THE CITY OF SHAWNEE</b></p> <p>Urban Renewal Authority 228 N Broadway Shawnee, OK 74802 (405) 878-1732 <a href="http://www.shawneeok.org">www.shawneeok.org</a></p> <p>Loans to families for rehabilitation and repair of their single-family homes.</p> <p>Loans are available for housing rehabilitation to homeowners meeting predetermined income guidelines and residing in the City's CDBG Target Area located south of Wallace Street. Of the rehabilitation amount expended, 30% is a loan and will be repaid to the City of Shawnee over a five (5) or ten (10) year period at 3% interest. The remaining 50% is earned at a rate of 20% each year the owner resides in the property.</p> <p>However, if the home is sold, leased or rented before the loan is paid or the grant portion is earned, then all the remaining loan and unearned grant will be repaid to the City of Shawnee.</p> <p><b><u>Home Repair:</u></b> This program offers Systems Replacement, Energy Conservation/ Weatherization, and Handicap Accessibility in the City's CDBG Target Area located South of Wallace Street. The owner will repay 50% of the rehab amount at 3% interest over (5) or (10) year periods, the remaining 50% is earned at a rate of 20% each year the owner resides in the house.</p>



## HOME REPAIR & REHAB PROGRAMS

<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>However, if the home is sold, leased or rented before the loan is paid or the grant portion is earned, then all the remaining loan and unearned grant will be repaid to the City of Shawnee.</p> <p><b><u>HOME Grant/Loan</u></b> Periodically HOME Investment Partnership Program Funds are available from the Oklahoma Housing Finance Agency.</p> <p>The HOME Grant is similar to the Home Rehabilitation Program. The difference being those who are income qualified may reside anywhere within the City limits of Shawnee.</p> <p>Target Areas throughout the city of Shawnee</p> <p>To be eligible for housing rehabilitation programs, the applicant must own and have occupied their home continuously for one (1) year. The applicant must meet pre-determined income guidelines and their home must have some deficiency with the City Code and HUD's Housing Quality Standards</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p>	<p style="text-align: center;"><b><u>HOUSING REHABILITATION PROGRAM</u></b></p> <p><b>CITY OF NORMAN</b></p> <p>Planning Department 201-A West Gray Norman, OK 73070 405/366-5324 <a href="http://www.ci.norman.ok.us/">www.ci.norman.ok.us/</a></p> <p>Home Rehabilitation Loans</p> <p>The City of Norman offers several different Housing Rehabilitation Loan Programs.</p> <p><b><u>Rehabilitation Deferred Payment Loans:</u></b> The purpose of the Rehabilitation DPL is to bring existing owner occupied housing up to at least the minimum standards established by the Federal Government and the City of Norman. It must be possible to correct all the code violations found in a structure with the available budget, before a project may be undertaken. This program operates from a waiting list of applicants. To be placed on the waiting list, an applicant must have lived in their home for one year minimum, be 50% or below the median income, not have over \$10,000 in the form of cash, savings, CD's, etc., and the home must not be located within the 100 year floodplain. Income of all adult family members is generally included. The terms of the DPL is a four year mortgage with 0% interest and forgiven at the rate of 25% per year as long as the applicant remains the owner of the property. Items which may be addressed during the rehabilitation include plumbing,</p>

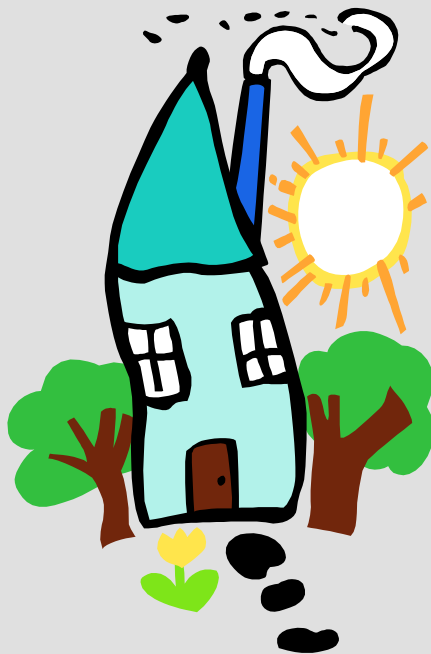
<p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p>electrical and mechanical systems, roofing, and items relating to maintaining proper health, safety, and sanitation of the occupants.</p> <p><b><u>Emergency Repair Deferred Payment Loan:</u></b> The Emergency Repair Deferred Payment Loan Program is designed to address an area of urgent need which directly affects the immediate health, safety, or sanitation of the occupants of the structure and cannot wait for an applicant's name to be reached on the Rehabilitation Waiting List. The income qualifications and terms of the Emergency Repair Program are the same as the Rehabilitation Program.</p> <p><b><u>Accessibility Modification Deferred Payment Loan:</u></b> These projects may be either owner-occupied or rental properties. If the property is rental, the tenant must be willing to sign a promissory note which insures that he or she will remain in the structure for a period of one year. The owner must sign a four year deferred payment mortgage which insures that the modification will remain in place even if the tenant moves. Income is based upon the 80% of median figure for the tenant or owner occupant. Typical projects include ramps, widening of doorways, and installation of grab bars as well as handrails.</p> <p>City of Norman</p> <p>See eligibility criteria listed under each program above.</p>
<p><b>ORGANIZATION</b></p> <p><b>CONTACT</b></p> <p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p style="text-align: center;"><b><u>PRIMARY SYSTEMS HOME REPAIR PROGRAM</u></b></p> <p><b>CITY OF MIDWEST CITY</b></p> <p>Grants Management Division 100 N. Midwest Blvd. Midwest City, OK 73140 405/739-1216 <a href="http://www.midwestcityok.org">www.midwestcityok.org</a></p> <p>Primary Systems Home Repair Program Grants</p> <p>Primary Systems Home Repair Program is available to low income homeowners experiencing a failed system in their home. Repairs are limited to plumbing, electrical, heat and/or air systems. Handicapped accessibility modifications to a home are also eligible. Serious roof repairs will be considered on a case by case basis. Maximum grant assistance is \$3000 per eligible applicant/project. Call for additional information.</p> <p>Midwest City, Oklahoma</p> <ul style="list-style-type: none"> <li>• Maximum family income of the applicant(s) shall not exceed 50% of the current OKC Median Family Income Limits. Call for income guidelines</li> <li>• Applicant must be the owner/occupant of the home.</li> </ul>

## HOME REPAIR & REHAB PROGRAMS

	<ul style="list-style-type: none"> <li>Repair must qualify for the program. The Midwest City Housing Rehabilitation Specialist will determine project eligibility.</li> </ul>
<b>ORGANIZATION</b>	<b>CITY OF MIDWEST CITY</b>
<b>CONTACT</b>	Grants Management Division 100 N. Midwest Blvd. Midwest City, OK 73140 405/739-1216 <a href="http://www.midwestcityok.org">www.midwestcityok.org</a>
<b>TYPE OF ASSISTANCE</b>	No Interest Housing Rehabilitation Loan Program
<b>PROGRAMS</b>	Housing rehabilitation loans are available to low and moderate income homeowners to improve their homes. Housing Rehabilitation Specialist will work closely with homeowners on eligible work items, to include existing code violations and possible lead based paint issues. Approved loans shall not exceed \$10,000 and a 5-year term. Homes built before 1978 may contain lead based paint and will be taken into consideration when evaluating project feasibility/eligibility. Call for additional information
<b>AREA SERVED</b>	Midwest City, Oklahoma
<b>ELIGIBILITY REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>Maximum family income of the applicant(s) shall not exceed 80% of the current OKC Median Family Income Limits. Call for income guidelines.</li> <li>Applicant must be the owner/occupant of the home.</li> <li>Loan approval is subject to underwriting by FNB of Midwest City and City of Midwest City review.</li> </ul>
<b>ORGANIZATION</b>	<b>CITY OF EDMOND</b>
<b>CONTACT</b>	Community Development Block Grant Program 101 East 1 <sup>st</sup> Street Edmond, Oklahoma 73083 405/359-4789 <a href="http://www.ci.edmond.ok.us/">www.ci.edmond.ok.us/</a>
<b>TYPE OF ASSISTANCE</b>	"No-Interest Deferred Loan" for Housing Rehabilitation
<b>PROGRAMS</b>	The purpose of the Housing Rehabilitation program is to rehabilitate homes to meet basic HUD standards, with emphasis placed on the structure, including health, safety, and energy efficiency issues. Call (405)

<b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p>359-4789 for further details and to be placed on the waiting list to be interviewed for this program.</p> <p>Edmond, Oklahoma</p> <ul style="list-style-type: none"> <li>To be eligible, personal or household income must be less than the HUD Income Guidelines (call the City to get current income guidelines) Gross income shall include all earnings of all family members who share the household. It also includes other income regularly received by all family members, net income from real estate, and any other business income.</li> <li>Applicant and his/her spouse must not have liquid assets in excess of \$35,000.</li> <li>Applicant must own and have occupied the structure for a minimum of ONE (1) year and have homeowner's insurance that will remain in effect to cover the total amount of indebtedness.</li> <li>Applicants must commit to fully rehabilitate the property to meet basic HUD standards and City of Edmond Building Codes. No partial work accepted. Maximum loan amount is \$30,000.</li> <li>Qualified applicant must reside in the house for at least five years after rehabilitation or a portion of the "No- Interest Deferred Loan" must be repaid.</li> </ul>
<b>ORGANIZATION</b>  <b>CONTACT</b>  <b>TYPE OF ASSISTANCE</b>  <b>PROGRAMS</b>  <b>AREA SERVED</b>  <b>ELIGIBILITY REQUIREMENTS</b>	<p style="text-align: center;"><b><u>HOME WEATHERIZATION</u></b></p> <p><b>CENTRAL OKLAHOMA COMMUNITY ACTION AGENCY (COCAA, formerly Action, Inc.)</b></p> <p>COCAA  510 West Benedict  Shawnee, OK. 74801  405-275-6060  <a href="http://www.cocaa.org">www.cocaa.org</a></p> <p>Weatherization</p> <p>Grants for minor repair/rehab to decrease heating/cooling costs</p> <p>Cleveland, Lincoln, Logan, Payne, Pottawatomie and Seminole counties</p> <p>Low-income individuals and families. They must use the property as their primary residence.</p>

# **HOUSING COUNSELING AND HOMEOWNERSHIP-RELATED PROGRAMS**



## **HUD-APPROVED HOUSING COUNSELING AGENCIES**

### **ORGANIZATION**

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

### **CONTACT**

The complete list of HUD-approved housing counseling agencies and other information about counseling is available on the Internet at [www.hud.gov](http://www.hud.gov) or by calling 1-800-466-3487

### **TYPE OF ASSISTANCE**

HUD-approved housing counseling agencies provide housing counseling to renters, first-time buyers, and homeowners. Homeowners with problems that could result in default of their mortgage or foreclosure on their property need to contact a HUD-approved housing counseling agency immediately.

Most HUD-approved housing counseling programs include at least the following components:

- Pre-purchase homeownership counseling
- Post-purchase homeownership counseling
- Rental delinquency counseling
- Reverse mortgage/home equity conversion mortgage (HECM) counseling
- Home improvement/rehabilitation counseling
- Mortgage default counseling

### **PROGRAMS**

HUD-approved Counseling Agencies in the Oklahoma City Metropolitan area are:

**Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties**

1900 N.W. 10<sup>th</sup>  
Oklahoma City, OK 73106-2428  
405/232-0199

**Neighborhood Housing Services of Oklahoma City, Inc.**

1320 Classen Drive, Suite 200  
Oklahoma City, Oklahoma 73103  
405/231-4663

**Housing Authority of the City of Norman**

700 North Berry Road  
Norman, OK 73069  
405/329-0933

**Latino Community Development Agency**

420 S.W. 10<sup>th</sup> Street  
Oklahoma City, OK 73109-5610  
405/236-0701

## HOUSING COUNSELING & OTHER PROGRAMS

### Oklahoma Housing Finance Agency

1140 N.W. 63<sup>rd</sup>, Suite 200  
Oklahoma City, OK 73126-0720  
405/848-1144

### Consumer Credit Counseling Service

3230 N. Rockwell Avenue  
Bethany, OK 73008-4034  
405/789-1687

#### Other Locations:

Del West Center, 3907 S.E. 29<sup>th</sup> Street  
Del City, OK 73115-2639  
800/364-2227

Broadway South Building, 2 East 11<sup>th</sup> Street  
Edmond, OK 73034-3922  
800/364-2227

Midtown Plaza, 330 West Gray, Suite 410  
Norman, OK 73069-7111  
800/364-2227

Western Town Building, 9350 South Western, Suite 201  
Oklahoma City, OK 73139-2740  
800/364-2227

14 Northeast 13<sup>th</sup> Street  
Oklahoma City, OK 73104  
800/364-2227

MacArthur Executive Building, 4614 N. MacArthur, Suite 232  
Oklahoma City, OK 73122  
800/364-2227

420 SW 10<sup>th</sup> Street  
Oklahoma City, OK 73109  
800/364-2227

Urban League Building, 3017 N. Martin Luther King Blvd.  
Oklahoma City, OK 73111  
800/364-2227

Building 420  
Tinker AFB, OK 73145  
800/364-2227

#### AREA SERVED

Statewide; see website for other areas of the state.

<b>ELIGIBILITY REQUIREMENTS</b>	As noted above for free counseling funded by HUD.
<b>ORGANIZATION</b>	<b><u>COUNSELING SERVICES</u></b> <b>CENTRAL OKLAHOMA COMMUNITY ACTION AGENCY (COAA, formerly Action, Inc.)</b>
<b>CONTACT</b>	COAA 510 West Benedict Shawnee, OK 74801 405/275-6060 <a href="http://www.cocaa.org">www.cocaa.org</a>
<b>TYPE OF ASSISTANCE</b>	Housing Counseling Services
<b>PROGRAMS</b>	Counseling on homelessness prevention, mortgagee/renter (including default mortgage and rent counseling), pre-purchase and acquisition counseling and reverse mortgages for those 62 and older.
<b>AREA SERVED</b>	Make application directly at one of the following sites: <ul style="list-style-type: none"> <li>• Norman, 1121 E. Main St. (405) 701-2120</li> <li>• Prague, 807 Jim Thorpe Blvd. (405) 567-4591</li> <li>• Shawnee, 132 N. Bell (405) 878-9500</li> <li>• Shawnee, 110 N. Bell, Suite 502, (405) 214-4455</li> <li>• Stillwater, 619 W. 12th St. (mailing address: PO Box 282) (405) 624-2533</li> </ul> Additional locations after November 10, 2001 <ul style="list-style-type: none"> <li>• Guthrie, 204 E. Oklahoma (405) 282-4332</li> <li>• Seminole, 600 E. Strothers (405) 382-1800</li> </ul>
<b>ELIGIBILITY REQUIREMENTS</b>	See above
<b>ORGANIZATION</b>	<b><u>HOME BUYER EDUCATION CLASSES</u></b> <b>NEIGHBORHOOD HOUSING SERVICES/OKC, INC.</b>
<b>CONTACT</b>	NHS 1320 Classen Drive, Suite 200 Oklahoma City, Oklahoma 73103 405/231-4663 <a href="http://www.nhsokc.com">www.nhsokc.com</a>
<b>TYPE OF ASSISTANCE</b>	Home Buyer Education Program



## HOUSING COUNSELING & OTHER PROGRAMS

<b>PROGRAMS</b>	This program has been designed to provide professional counseling to all individuals who are interested in purchasing a home. It provides an in depth overview of all aspects of what the potential homebuyer will encounter, from where to begin a search, to some new expenses that will be incurred after the purchase. The class meets the certified education requirements from FHA, the Federal Home Loan Bank and Neighborhood Reinvestment Corporation.
<b>AREA SERVED</b>	Entire State of Oklahoma; however, classes currently held in Oklahoma County only.
<b>ELIGIBILITY REQUIREMENTS</b>	Open to all potential homebuyers.
<b>ORGANIZATION</b>	<b><u>HOME EQUITY CONVERSION MORTGAGE (HECM)</u></b> <b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)</b>
<b>CONTACT</b>	Call a Reverse Mortgage Lender. A listing can be found on the Internet at <a href="http://www.hud.gov">www.hud.gov</a> . . You can receive free information from HUD about Reverse Mortgages by calling 1-888-466-3487
<b>TYPE OF ASSISTANCE</b>	Reverse Mortgage or Home Equity Conversion Mortgage
<b>PROGRAMS</b>	A reverse mortgage (or home equity conversion mortgage) is a special type of home loan that lets a homeowner convert the equity in his or her home into cash. The equity built up over years of home mortgage payments can be paid to the homeowner: in a lump sum, in a stream of payments, or as a supplement to Social Security or other retirement funds. But unlike a traditional home equity loan or second mortgage, no repayment is required until the borrowers no longer use the home as their principal residence. HUD's reverse mortgage provides these benefits, and it is federally-insured as well
<b>AREA SERVED</b>	Statewide.
<b>ELIGIBILITY REQUIREMENTS</b>	To be eligible for a HUD reverse mortgage, HUD's Federal Housing Administration requires that: <ul style="list-style-type: none"> <li>• You are a homeowner 62 years of age or older</li> <li>• Have a very low outstanding mortgage balance or own your home free and clear</li> <li>• and that you meet with a HUD-approved counseling agency - to make sure you understand what a HUD Reverse Mortgage will mean for you.</li> </ul> Call 1-888-466-3487, toll free, for more information.

<p style="text-align: center;"><b><u>LOSS MITIGATION - FORECLOSURE ALTERNATIVES</u></b></p>	
<b>ORGANIZATION</b>	<b>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)</b>
<b>CONTACT</b>	The borrower's mortgage company or call the HUD Servicing and Loss Mitigation Center at 1-888-297-8685.
<b>TYPE OF ASSISTANCE</b>	The loss mitigation program provides foreclosure alternatives for FHA-insured single-family mortgages that are in default.
<b>PROGRAMS</b>	<p>HUD insures lenders against loss on mortgage loans. These loans may be used to finance the purchase of proposed, under construction or existing one-to-four family housing, as well as to refinance indebtedness on existing housing. The loss mitigation program is designed to provide an opportunity for borrowers to retain homeownership when ever possible. Lenders and the federal government benefit by avoiding the costs of foreclosure.</p> <p>All persons who have defaulted on their FHA home mortgage should contact their mortgage company to discuss loss mitigation. Loss mitigation alternatives are: special forbearance, mortgage modification, streamline refinancing, pre-foreclosure sale, deed-in-lieu of foreclosure, assumptions and partial claims.</p>
<b>AREA SERVED</b>	Nationwide
<b>ELIGIBILITY REQUIREMENTS</b>	The mortgage must be on the borrower's principal residence.
<p style="text-align: center;"><b><u>FAIR HOUSING</u></b></p>	
<b>ORGANIZATION</b>	<b>THE METROPOLITAN FAIR HOUSING COUNCIL (MFHC) OF GREATER OKLAHOMA CITY, INC.</b>
<b>CONTACT</b>	1500 N.E. 4th, Suite 201 Oklahoma City, Ok. 73117 405/232-3247
<b>TYPE OF ASSISTANCE</b>	<ul style="list-style-type: none"> <li>• Client services to victims of discrimination .</li> <li>• Education programs to area citizens, attorneys and members of the housing industry.</li> </ul>
<b>PROGRAMS</b>	Conduct counseling, training and public information programs on fair housing issues with housing consumers, housing providers and community organizations to help promote and achieve more racially and ethnically diverse neighborhoods.
<b>AREA SERVED</b>	Greater Oklahoma City Area

## HOUSING COUNSELING & OTHER PROGRAMS

<b>ELIGIBILITY REQUIREMENTS</b>	<p>MFHC's Educational program is to prepare and present educational presentations on the nature of and remedies for housing discrimination. Education seminars are directed toward the general public, potential victims of discrimination under traditional fair housing laws and amendments covering the protected classes, but also include heavy emphasis on tenant responsibility, and the direct correlation between tenant inappropriate behavior (damage and destruction of property) and discrimination.</p> <p>Support services made available to clients include:</p> <ol style="list-style-type: none"> <li>1. Helping individuals ascertain whether discrimination has actually occurred.</li> <li>2. Maintaining a corps of trained, volunteer testers who can establish factual evidence of discrimination.</li> <li>3. Providing victims of discrimination information on available options.</li> <li>4. Supporting them throughout the complaint process, including legal assistance if necessary</li> </ol>
<b>ORGANIZATION CONTACT</b>	<p style="text-align: center;"><b><u>HOMEOWNERSHIP SERVICES</u></b></p> <p><b>COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs)</b></p> <p>CHDOs in Central Oklahoma include:</p> <p><b>Neighborhood Housing Services, Inc.</b>  1320 Classen Drive, Suite 200  Oklahoma City, OK 73103  405/231-4663</p> <p><b>Oklahoma City Northeast</b>  1700 N.E. 4<sup>th</sup> Street  Oklahoma City, OK 73117  405/235-0415</p> <p><b>Northeast Homeownership Consortium, Inc.</b>  2020 N.E. 4<sup>th</sup> Street  Oklahoma City, OK 73117  405/272-9622</p> <p><b>Jefferson Park Neighbors Association</b>  P.O. Box 60612  Oklahoma City, OK 73146  405/528-5762</p> <p><b>Latino Community Development Agency, Inc.</b>  420 S.W. 10<sup>th</sup> Street  Oklahoma City, OK 73109-5610  405/236-0701</p>

<p><b>TYPE OF ASSISTANCE</b></p> <p><b>PROGRAMS</b></p> <p><b>AREA SERVED</b></p> <p><b>ELIGIBILITY REQUIREMENTS</b></p>	<p><b>South Oklahoma City Council of Neighborhoods</b>  2200 S.E. 59<sup>th</sup> Street  Oklahoma City, OK 73129  405/619-7223</p> <p><b>Urban League of Greater OKC</b>  3017 N. Martin Luther King  Oklahoma City, OK 73111  405/424-5243</p> <p><b>Housing Authority of the City of Norman</b>  700 North Berry Road  Norman, OK 73069  405/329-0933</p> <ul style="list-style-type: none"> <li>• Homeownership counseling services.</li> <li>• Housing development services to include land acquisition and construction.</li> <li>• Home buyer assistance services to identify sources of mortgage financing.</li> <li>• Neighborhood Revitalization services.</li> </ul> <p>Contact individual CHDOs for their specific programs</p> <p>Contact individual CHDOs for their boundaries of operation</p> <p>Qualified homebuyers that meet income guidelines set by HUD for Low to Moderate income.</p>
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# **OKLAHOMA STATE OFFICE**

## **U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT**

### **OFFICE OF FAIR HOUSING & EQUAL OPPORTUNITY**

#### **HOUSING DISCRIMINATION**

The authority extended to the U.S. Department of Housing and Urban Development allows for investigation of complaints under the Fair Housing Amendments Act of 1988. The Fair Housing Act prohibits discrimination in housing because of race, color, religion, sex, handicap, familial status, or national origin.

HUD also investigates complaints filed against federally funded recipients under Title VI of the Civil Rights Act of 1964, Section 3 of the Housing and Urban Development Act of 1968, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, Section 109 of the Housing and Community Development Act of 1974, as amended, the Age Discrimination Act of 1975, Title II of the Americans with Disabilities Act of 1990, and employment complaints related to carrying out the Department's housing programs.

Housing Discrimination complaints can be received any in of the following ways:

- Call our Office at 405/553-7435. We can take your complaint over the phone and then fax it to our Fort Worth Office for investigation.
- File a complaint online at [www.hud.gov](http://www.hud.gov)
- Call our toll free complaint line: 1-800-669-9777 (TDD: 1-800-927-9275)
- Complete the following Housing Discrimination Information form and mail it to our office at 500 West Main, Suite 400, Attention: Fair Housing & Equal Opportunity, Oklahoma City, OK 73102

# HOUSING DISCRIMINATION INFORMATION

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

**Instructions:** (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. **You have one year from the date of the alleged discrimination to file a complaint.** Your form should be signed and dated.

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Your Name

---

Your Address

---

City

State

Zip Code

Best time to call

Your Daytime Phone No.

Evening Phone No.

**Who else can we call if we cannot reach you?**

---

Contact's Name

Best Time to call

---

Daytime Phone No.

Evening Phone No.

---

Contact's Name

Best Time to call

---

Daytime Phone No.

Evening Phone No.

## 1 What happened to you?

How were you discriminated against?

*For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?*

**State briefly what happened.**

## 2 Why do you think you are a victim of housing discrimination?

Is it because of your:

Race •color•religion•sex•national origin•familial status (families with children under 18)•disability?

*For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children?*

Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that You believe apply.

## 3 Who do you believe discriminated against you?

*For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization?*

Identify who you believe discriminated against you.

---

Name

---

Address

## 4 Where did the alleged act of discrimination occur?

*For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home? Did it occur at a bank or other lending institution?*

Provide the address:

---

Address

---

City

State

Zip Code

## 5 When did the last act of discrimination occur?

Enter the date

\_\_\_/\_\_\_/\_\_\_

Is the alleged discrimination continuing or ongoing?

Yes\_\_\_ No\_\_\_

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Signature

Date

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. In Oklahoma, the phone number is 405/553-7435.